



Cessation of employment— Benefit application

Explanatory notes and form

Important information about this form

Before you start

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement (PDS)**. This form and the Explanatory notes are for members who are resigning or are dismissed before the minimum retiring age (generally age 55) or whose appointment is annulled or contract has been completed.

DO NOT use this form if you have accepted an offer of redundancy, are over minimum retirement age or are ceasing scheme membership and are continuing to work for the same employer.

What we need from you

To help us process your benefit claim quickly, make sure you:

- fully understand your benefit entitlements.
- complete the form fully and accurately.
- send your completed application and any supporting documentation directly to us. Instructions are provided at the end of the form.
- if you elect to take a pension or preserve your benefit, it is important you tell us if you change your postal address or bank account details. This allows us to send you information each year about your benefit, and make payments to the correct account.

An election to preserve your benefits cannot be made more than one month before the date you cease employment and must be made not later than 21 days after your cessation date.

If you are preserving your benefit and electing for immediate payment of the deferred benefit, both the election to preserve and the application for payment of the deferred benefit must be signed, dated and submitted to us prior to the nominated claim date; ie it is not possible for you to backdate your claim.

What you can expect from us

- After we receive your application form we will check that it's complete and correct.
- We will contact you if there are any issues.
- Once your benefit has been processed, we will send you a letter with the details of your entitlement.

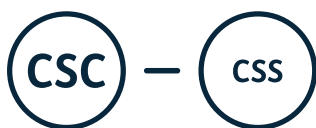
Where can I find out more about my benefit entitlements?

- Visit our website a [csc.gov.au](https://www.csc.gov.au)
- See our **CSS Preservation of benefits** factsheet.
- Get a benefit estimate by contacting us or using **CSC Navigator**.
- Contact us at the details shown at the end of this form.
- Obtain personal financial advice for your needs and goals.

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this with a cross (X) then fill out the next question or section.



Commonwealth
Superannuation
Scheme

The information provided in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the CSS Product Disclosure Statement (PDS) and consider its content before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Trustee of the Commonwealth Superannuation Scheme (CSS) ABN: 19 415 776 361 RSE: R1004649

Explanatory notes

Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners* provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call **1300 277 777** during business hours.

* Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC financial planners with support to provide members with specialist advice, education and strategies.

Section B – Identification requirements

To guard against fraud, money laundering and terrorism financing, you need to provide us with information to verify your identity before your request can be processed. The identification documents you send us will be verified electronically using the Document Verification System, or you can provide certified copies of your documents with your application. If you supply certified documents, the person certifying them must attest that the documents are true copies, and that you are the valid holder of the identification. Copies of your documents will be scanned and stored on our secure document management system

Section C – Employment details

Permanently retired from the workforce

If you have reached preservation age but are under age 60, you are considered to be permanently retired from the workforce if you have ceased an arrangement under which you were gainfully employed (ie more than 10 hours per week), and you intend never to again become gainfully employed, either on a full-time or part-time basis. If you are over age 60, you are considered to be permanently retired from the workforce if the arrangement under which you were gainfully employed (ie more than 10 hours per week) has ended and either you attained age 60 on or before that employment ended, or you intend never to again become gainfully employed, either on a full-time or part-time basis.

Note: giving false or misleading information is a serious offence.

Re-employment with another government agency

If you have been offered or have made arrangements for re-employment in a full-time or part-time basis with another department, authority or instrumentality being an 'approved authority' for the purposes of the *Superannuation Act 1976*, you may not yet be entitled to a CSS benefit. For more information, contact us at members.aps@contact.csc.gov.au or on **1300 000 277**.

Section D – Benefit options

Option 1: Preserve entire benefit

Your election to preserve your benefit cannot be made more than one month before the date you cease employment and must be made not later than 21 days after your cessation date.

This option allows you to establish an entitlement to one of the following benefits. Either:

- a deferred benefit you can claim after reaching your minimum retiring age (normally age 55). The deferred benefit will comprise a standard CPI-indexed pension, a member component that can either be taken as a lump sum subject to cashing restrictions or additional non-indexed pension and a productivity component, or
- a transfer value comprising of member, employer and productivity components which is paid to another eligible superannuation scheme.

To qualify to have your benefit paid as a transfer value you must, within three months of the cessation of your employment, be re-employed in public (government) employment and become a member of an eligible superannuation scheme in respect of that employment.

Private superannuation schemes are not eligible superannuation schemes. Please refer to the list of eligible superannuation schemes on **page 4**.

Note: This is not a rollover for superannuation purposes.

Option 2: Refund of accumulated member, productivity and superannuation guarantee top-up components

This option provides you with an immediate refund of your accumulated contributions and earnings. The amount available to you as cash is restricted by the *Superannuation Industry (Supervision) Regulations 1994*. Any amount above your limit must be rolled over.

The productivity benefit together with your Superannuation Guarantee top-up component must also be rolled over. Please provide rollover details in **Section H**.

If you choose this option, no CSS employer financed benefit is payable in the future.

Section E – Immediate payment of deferred benefit

If you will shortly reach your minimum retiring age, you can also use this form to claim your deferred benefit.

You must, however, first complete a valid election for a deferred benefit in **Section D, Option 1**.

You can use this section to claim your deferred benefit provided:

- the date you wish to claim your deferred benefit from is no earlier than the date you reach your minimum retiring age,
- both your deferred benefit election and your application for payment of the deferred benefit are signed and dated prior to the nominated claim date, and
- the election is within the specified time limit for the making of elections.

Note: Interest on CSS deferred benefits is generally calculated up to the date your application is processed, not your claim date or the date you complete this application. CSS fund earnings can be positive or negative. You should keep this in mind when planning your retirement.

Your claim date is still important, as it's the day before your pension starts.

Deferred benefit options

Option 1—Maximum pension

This option is only available if you are over age 55. This option gives you a standard CPI-indexed pension together with an additional non-indexed pension funded by your member and productivity components.

Option 2—Maximum pension, lump sum of productivity

This option gives you a standard CPI-indexed pension, an additional non-indexed pension funded by your member component and a lump sum (subject to cashing restrictions) of your productivity component.

Option 3—Standard pension, lump sum of member and productivity

This option gives you a standard CPI-indexed pension plus a lump sum of your member and productivity components, subject to cashing restrictions.

Section F – Your pension payment

Account details

We can only pay your pension into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit.

If you tick '**Yes**' we will reduce your pension to 93% of your full pension amount. In return, your eligible spouse will be entitled to 85% of your pension benefit. Benefits to eligible children or orphans also increase under this option.

If you tick '**No**', should a spouse's pension become payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

You can't change your choice if your situation with your spouse and/or children changes after you make this election.

For more information about reversionary benefits, please refer to the **Death Benefits factsheet** on the [CSC website](#).

Section G – Your lump sum cash payment

We can only pay your lump sum into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

Taxation legislation states that once an amount has been paid to you or deposited in your bank account, you cannot subsequently roll it over.

Cashing restrictions

The *Superannuation Industry (Supervision) Regulations 1994* determines how much of your lump sum benefit can be accessed as cash. If you:

- have reached your preservation age (see table below) **and** permanently retired from the workforce, or
- have been diagnosed with a terminal medical condition or are permanently incapacitated, or
- have reached age 65.

you can access your entire lump sum benefit as cash. However, if you have not met one of the above conditions, your access to a cash lump sum will be restricted. The amount that can be accessed as cash—your 'unrestricted component'—will vary depending on your situation, and is shown in your benefit estimate. Any part of the lump sum exceeding the unrestricted component is classed as 'compulsory preserved' and must be paid to a regulated super fund.

You should call **1300 000 277** to obtain a benefit estimate if you haven't already.

Preservation age table

| Date of birth | Preservation age |
|-----------------------------|------------------|
| Before 1 July 1960 | 55 years |
| 1 July 1960 to 30 June 1961 | 56 years |
| 1 July 1961 to 30 June 1962 | 57 years |
| 1 July 1962 to 30 June 1963 | 58 years |
| 1 July 1963 to 30 June 1964 | 59 years |
| From 1 July 1964 | 60 years |

Section H – Rollover details

You need to check you can rollover your benefit to a complying super fund, rollover fund, retirement savings account (RSA), or use it to purchase an annuity.

Rollover fund nominations

You can nominate up to two funds to receive all or part of your lump sum benefit. You will need to provide the details of the fund/s in this section, unless you nominate **Public Sector Superannuation accumulation plan (PSSap)** as these details have been prepopulated for you. CSC is the Trustee of PSSap ABN: 65 127 917 725 RSE:R1004601

We will send all rollover payments electronically to your nominated fund(s).

Can I choose which component of the benefit to rollover first?

While you may request that the components of your benefit be paid in a specific manner, the payment will be subject to proportioning.

Proportioning rules require your taxable and tax-free components be spread in equal proportions across those parts of the benefit payment you receive.

If you have specific instructions relating to cash and rollover payments, these details can be attached separately.

Section I – Superannuation contributions surcharge

You only need to fill in this section if you have an outstanding surcharge debt. Please refer to the **Superannuation contributions surcharge** factsheet if you require further information.

Section J – Taxation matters

Start date for taxation purposes

The start date relates to the date your eligible service period (ESP) started. We use it to calculate the various components of your superannuation lump sum payment for taxation purposes. You'll need to contact your personnel section for your ESP date. Generally, your ESP is the number of days between the date you started APS employment, (which may be earlier than the date you joined CSS) and the date we make your payment. If your CSS membership started before 1 July 1983 and you have a long service leave start date earlier than your CSS start date, that earlier date applies as your ESP start date.

We also include earlier periods of employment for which you paid a transfer value into CSS in your ESP. If this applies to you, please fill in the start date of that earlier service.

If you don't show a date in this section, we will use the date you joined CSS as your start date.

Your Tax File Number (TFN)

If you don't give us your TFN, we are required to deduct tax at the top marginal rate plus the Medicare levy from your benefit.

Approval to advise your TFN to rollover funds

We will give your TFN to the receiving fund unless you instruct us not to. Please note there are consequences for not supplying your TFN to a fund.

Note: We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and correct. Your TFN will be validated before your benefit can be rolled over to another fund or paid using the SuperTICK validation service. If you do not provide your TFN, the processing of your benefit payment may be delayed.

Section K – Declaration

If you don't sign this section, your form will be returned to you and your payment may be delayed.

Privacy

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details.

Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au/privacy

Eligible superannuation schemes

Payment of a transfer value on exit from the CSS

You may elect to have a transfer value paid to an 'eligible superannuation scheme' if:

- you are a member of the eligible superannuation scheme as a result of public or government employment;
- you have preserved your entire benefit in CSS; and
- the trustee or administrator of the eligible superannuation scheme agrees to accept the transfer.

Each of the following is an eligible superannuation scheme:

- DFRDB
- Northern Territory Government and Public Authorities Superannuation Scheme
- Parliamentary Contributory Superannuation Scheme
- Queensland Parliamentary Contributory Superannuation Scheme
- UniSuper Accumulation 2 Plan.

The transfer value will include all your defined benefit equity, as well as any transfer amounts.

If you elect to have your benefit paid as a transfer value, you will no longer be a member of CSS and no further benefits will be payable.



Cessation of employment— Benefit application

Form start

Read the Explanatory notes and each section of the form carefully before filling it in.

A Personal details

Reference number (AGS)

Cessation date / /

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth / /

Previous memberships: Have you had any other periods of CSS membership? If so, please list the reference number(s) (AGS) for each of those memberships.

- 1.
- 2.
- 3.
- 4.

Relationship details Single Married De facto

Start date of de facto relationship (if applicable) / /

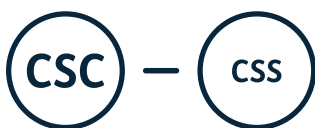
Spouse's given name(s)

Spouse's surname

Spouse's date of birth / /

Your residential address

Suburb/town State Postcode



Commonwealth
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Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Trustee of the Commonwealth Superannuation Scheme (CSS) ABN: 19 415 776 361 RSE: R1004649

Your postal address

Street

Suburb/town State Postcode

Your phone numbers

Business hours After hours

Mobile number

Would you like to receive an SMS to confirm we have received your application? Yes No

Your email

Once your payment has been finalised, confirmation will be sent to you using the communication preference recorded on your account. You can change your communication preference at any time via [CSC Navigator](#).

B Identification requirements

To confirm your identity, we require some information from you—this is to protect your benefit against fraud, money laundering and terrorism financing, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Verifying your documents

Identifying documents may be verified through the Document Verification Service (DVS). DVS is a national online system that allows approved government agencies and organisations to compare a member's identifying information with a government record. It is not a database and does not store any personal information. Requests to verify a document are encrypted and sent via a secure communications pathway to the document issuing authority for checking.

Further information about the DVS, and the operation and management of the DVS Hub, is available from [IDMatch](#) at www.idmatch.gov.au/ and the [Attorney-General's Department](#) at www.ag.gov.au/.

If you don't provide authorisation to have documents verified electronically or your documents are incompatible with DVS, you will need to provide certified copies of required documents.* Please also refer to the section [Certifying your documents](#).

* **DVS is only compatible with some identification documents, these have been listed below.**

An electronic copy of your identification documents will be stored in a secure environment and hard copies will be securely stored off-site. All copies will only be used for the purpose of confirming your identity. You need to send in identification with every application.

Certifying your documents

If you're providing certified documents, the certifying authority must confirm in writing that any copies are true copies of the original.

Important: The certification must include the name, signature, qualification and registration number of the certifying authority (if applicable), and the date of the certification. Note: we require a copy of both sides of your identification document. If your certified copy is a physical document, it must be sent by post. We cannot accept a photo or scan of a certified copy.

The following sample of certifying authorities can certify your documents in Australia:

- Dentist
- Employee of a Commonwealth authority engaged on a permanent basis with five or more years of continuous service who is not specified elsewhere in this document
- Financial Adviser or Financial Planner
- Justice of the Peace (JP)
- Legal Practitioner
- Medical Practitioner
- Member of the Australian Defence Force who is:
 - an Officer; or
 - a Non-Commissioned Officer within the meaning of the Defence Force Discipline Act 1982 with five or more years of continuous service; or
 - a Warrant Officer within the meaning of that Act.
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to **Schedule 1** of the *Statutory Declarations Regulations 2023* available at www.legislation.gov.au/F2023L01753/

Meeting the identification requirements

You only need to provide **one** document from the **Primary photographic identification** category.

If you can't provide any **Primary photographic identification** you will need to provide **one** secondary identification document from List A **AND one** secondary identification document from List B. We can only accept documents that are listed below for identification purposes.

 **Continued on next page**

D Benefit options

Select only one option.

- Option 1:** Preserve entire benefit.
- 1a:** Preserve as deferred benefit—go to **Section K, OR**
- 1b:** Claim as a deferred benefit—go to **Section E, OR**
- 1c:** Pay as transfer value to an eligible scheme—go to **Section H.**
- Option 2:** Refund of accumulated member, productivity and superannuation guarantee top-up component—go to **Section G** and/or **Section H.**

E Immediate payment of a deferred benefit

Only complete this section if you will have reached your minimum retiring age as at your claim date and you have already signed **Option 1** in **Section D.** Your claim date cannot be earlier than the date you complete and sign this form.

I hereby give written notice to CSC that I wish to claim my deferred benefit on:

^D ^D / ^M ^M / ^Y ^Y ^Y ^Y

(the deferred benefit pension will commence with effect from the day after the claim date)

- Please pay my benefit as (please tick one):
- Option 1**—Maximum pension
- Option 2**—Maximum pension, lump sum of productivity
- Option 3**—Standard pension, lump sum of member and productivity

F Your pension payment

Attach a copy of your recent bank statement which shows your account name, BSB and account number.

1. Account details for your pension payment

Name of institution

Name of account holder (in your name or joint names)

Branch (BSB) number -

Account number

2. Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

- Do you want to take a reduced pension?
- Yes
- No

G Your lump sum cash payment (if applicable)

Attach a copy of your recent bank statement which shows your account name, BSB and account number.

I would like my lump sum cash payment to be comprised of either (please choose one):

- a percentage of the total lump sum %

OR

- a gross dollar amount of \$

OR

- the benefit balance after my rollovers.

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Name of institution

Name of account holder (in your name or joint names)

Branch (BSB) number -

Account number

H Rollover details

I would like to rollover (please choose one):

- my compulsorily preserved component ONLY, **OR**
- my entire lump sum benefit, **OR**
- only part of my lump sum benefit (please chose one)
- a gross dollar amount of \$
- OR**
- a percentage of lump sum %
- OR**
- the balance after lump sum payment.

If you wish to and are eligible to roll over to Public Sector Superannuation accumulation plan (PSSap) please complete **option H1** below. If you wish to roll over to any other rollover Fund or RSA, please complete **option H2**.

H1. Rollover to PSSap

Are you already a PSSap member? Yes No

PSSap member number

If No Please complete a Join **PSSap as an Ancillary member** form. This form is available as an online form or as a PDF available at csc.gov.au If you complete the PDF version, please send it to the PSSap details provided below when you provide your **CSS Cessation of employment benefit** application form to your employer.

Details for rollover to PSSap

Name of fund **Public Sector Superannuation accumulation plan**

ABN of fund **65127917725**

Postal address fund **PSSap Locked Bag 20117 Melbourne VIC 3001**

Unique Superannuation Identifier (USI) of fund **65127917725001**

H2. Rollover to other fund or retirement savings account (RSA)

If you are splitting your benefit between two funds, copy this page, complete the details and attach to this form.

Name of fund or RSA

ABN of fund

Membership number for fund or RSA (known as Member Client Identifier)

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